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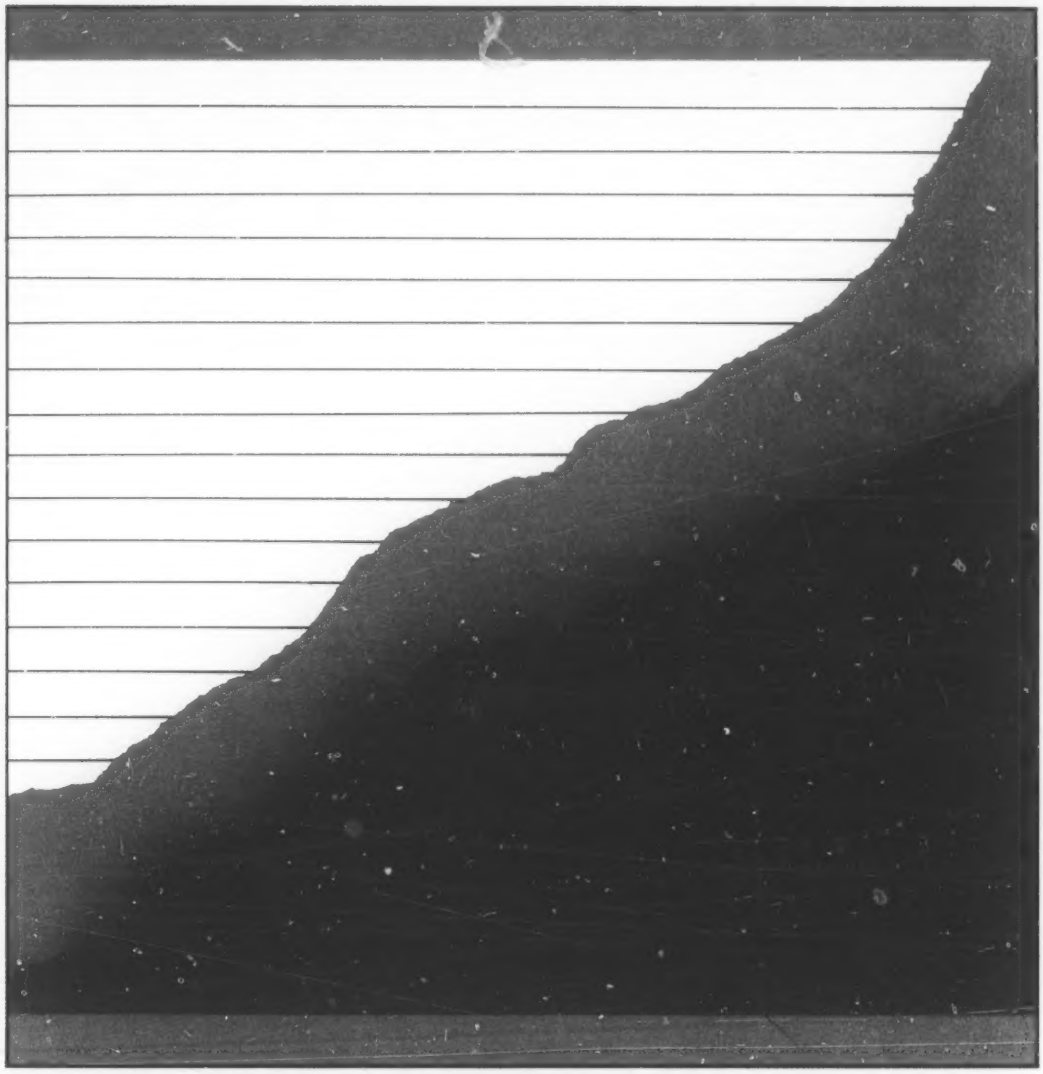


1984
Credit Union Report

A Family 50 Million Strong

Credit Union National Association

The Credit Union Success Story

With the nation's economy booming, 1984 was a year of growth and success for credit unions. Membership growth for credit unions was the strongest since 1980. Nearly three million people joined credit unions in 1984, bringing total membership to more than 50 million. More than 21 percent of all U.S. adults are now credit union members.

Credit union earnings in 1984 were the best since 1978. Loans were up 27 percent, savings increased by 16 percent and assets grew by 17 percent. Assets passed the $100 billion mark early in 1984 and almost certainly will pass $125 billion in 1985.

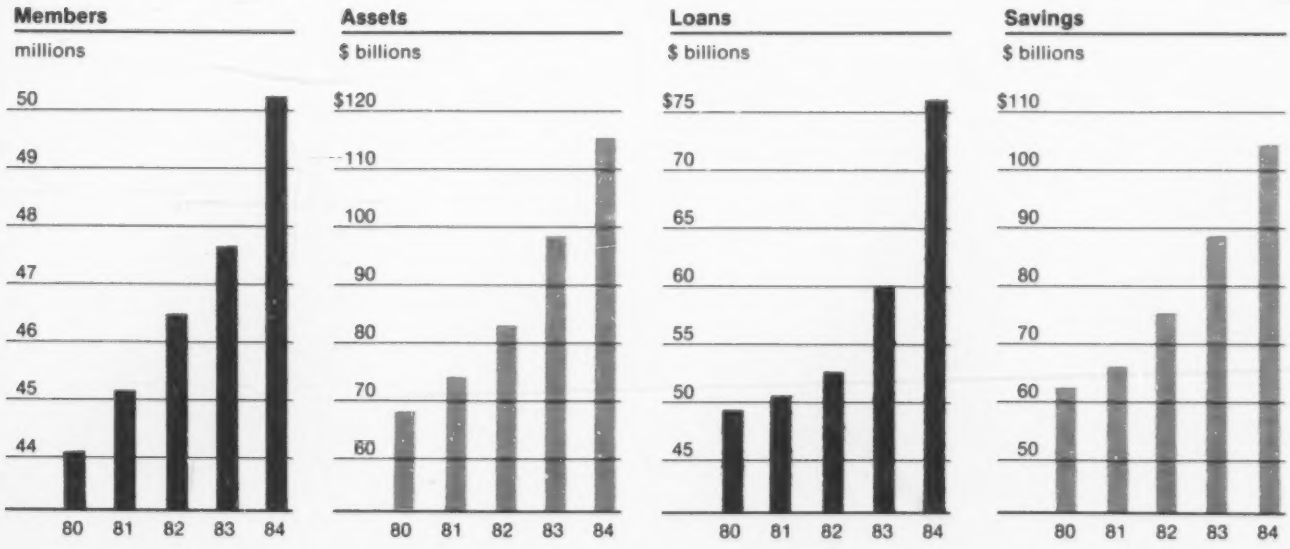
The reason for that success is simple. Credit unions are doing an excellent job of giving people the convenient financial services they want at a fair price. That's been the credit union philosophy and purpose since the beginning. Now, more people are starting to realize what a great deal credit unions are.

A national survey published by the American Banker newspaper in October, 1984, reported that 71 percent of members were very satisfied with the service they receive from their credit unions. That compares to 61 percent of thrift customers and only 54 percent of bank customers. Forty-four percent said their credit unions give them an excellent deal. Only 20 percent of thrift customers and 18 percent of bank customers could say the same.

Those numbers show a picture of a strong and growing movement, ready to take on the challenges of deregulation and eager to serve the growing numbers of people who are looking for a better way to control their personal finances.

In the coming months, we look forward to showing even more Americans why credit unions are the average consumer's financial friend. And we plan to welcome millions more into our strong and growing family.

Harold T. Welsh
Chairman



U.S. Credit Union Totals

p = preliminary

$ millions	# of Credit Unions	# of Members	Savings (Shares/ Deposits)	Loans Outstanding	Reserves	Assets
1984p	18,515	50,388,152	$103,142	$75,726	$4,842	$113,242
1983	19,097	47,840,386	89,693	60,517	4,228	98,327
1982	19,897	46,693,623	74,847	51,488	3,560	82,680
1981	20,786	45,313,237	64,649	50,371	3,339	72,295
1980	21,467	44,047,759	61,748	48,707	3,118	68,996
1979	21,983	41,355,370	55,878	51,230	2,943	64,193
1978	22,204	40,813,117	52,728	49,436	2,751	61,022
1977	22,383	36,851,813	45,997	41,214	2,544	53,043
1976	22,582	33,700,390	38,565	33,926	2,267	44,303
1975	22,678	31,321,234	32,800	28,105	2,015	37,554
1974	22,941	29,449,999	27,340	24,345	1,781	31,660
1970	23,688	22,776,676	15,484	14,100	1,125	17,951
1965	22,119	16,753,106	9,249	8,095	670	10,552
1960	20,456	12,037,533	4,975	4,377	272	5,653
1955	16,201	8,153,641	2,447	1,934	110	2,743
1950	10,591	4,610,278	850	680	52	1,005
1945	8,683	2,842,989	369	127	24	435
1940	9,023	2,826,612	222	190	10	253
1935	3,372	641,797	NA	NA	NA	50
% change 1983-1984	-3.1	5.3	15.0	25.1	14.5	15.2
% change 1974-1984	-19.3	71.1	277.3	211.1	171.9	257.7

Services by Asset Size

$ millions	0-$.2	$.2-.5	$.5-1	$1-2	$2-5	$5-10	$10-20	$20-50	$50+	Total CUs
Once a member, always a member	61.9%	75.2%	82.4%	86.4%	89.8%	91.4%	91.0%	91.6%	92.0%	82.4%
Includes family members	73.9	82.2	85.2	90.2	92.5	93.8	95.1	94.3	95.1	87.3
Serves multiple groups	18.6	23.1	27.1	33.4	39.5	48.6	51.1	56.2	56.0	33.9
Serves geographic area	16.4	16.7	17.4	21.0	25.9	28.8	32.8	37.3	29.5	22.4
Serves labor union members	16.8	18.6	18.6	18.7	14.1	13.3	11.9	12.4	12.3	16.3
Service package for retirees	0.6	0.6	1.8	3.1	5.8	12.5	18.4	25.0	31.4	6.2
Special program for youth	1.4	1.5	2.4	2.9	3.6	7.4	9.2	12.6	13.2	4.0
Stock or bond brokerage	0.5	1.0	0.7	1.4	2.7	7.5	8.4	15.3	18.2	3.4
Auto leasing	0.4	0.5	0.3	0.6	0.5	0.4	0.9	1.8	1.9	0.6
Pre-authorized payments	4.3	6.4	7.5	13.4	24.9	40.8	50.3	52.9	62.8	20.0
Direct Deposit										
Federal recurring payments	3.7	6.6	13.7	28.4	48.4	69.0	79.3	84.5	85.9	33.6
Corporate payroll	4.5	7.4	11.1	16.9	27.9	42.3	50.5	59.1	63.4	22.2
Payroll deduction	45.9	54.7	60.4	68.0	75.2	82.8	86.3	87.8	87.1	66.8
Money orders	2.1	3.8	7.4	15.3	25.1	44.8	53.3	62.9	65.9	20.6
Safe deposit box	0.7	0.7	0.6	1.1	1.6	3.6	13.0	27.1	34.2	4.0
Financial counseling										
Remedial	9.0	12.0	15.0	22.5	33.8	43.5	48.9	50.9	48.9	25.3
Planning and investments	2.1	2.8	4.1	6.4	9.7	15.8	18.0	16.7	14.2	7.7
Telephone bill paying	0.5	0.6	0.9	1.3	2.4	3.4	4.6	5.3	8.6	2.0
Home banking	0.5	0.8	0.3	0.7	0.7	1.3	1.1	3.0	3.7	0.9
ATMs	0.1	0.1	0.2	1.4	4.9	12.0	25.3	47.4	68.9	7.8
Credit cards	0.2	0.1	0.4	0.7	4.0	12.4	26.0	46.8	57.5	7.3
Debit cards	0.1	0.0	0.2	0.3	1.2	3.4	10.0	14.5	20.3	2.4
Share drafts	1.5	2.2	6.2	19.0	41.8	69.7	80.0	86.3	93.5	29.2
IRAs	2.0	10.0	23.1	41.5	64.4	82.7	90.7	93.9	97.2	42.8
Travelers checks	1.9	5.4	13.2	26.6	43.4	67.2	76.3	86.4	91.1	31.8

State by State Information—1984*

	# CUs	# State Charter	# Federal Charter	Members	Member-ship/ Population	Savings ($000)	Loans Outstanding ($000)	Reserves ($000)	Assets ($000)	Real Estate Loans ($000)
Alabama	272	168	164	788,424	19.8%	1,669,567	1,239,986	93,268	1,836,053	89,248
Alaska	23	3	20	366,972	73.4	833,634	715,358	38,182	942,077	19,131
Arizona	106	40	66	695,902	22.8	1,311,271	1,040,765	65,281	1,456,242	30,764
Arkansas	141	41	100	153,469	6.5	246,625	190,542	16,551	279,524	7,592
California	1,206	363	843	6,135,013	23.9	13,973,263	10,669,455	625,571	15,328,063	546,556
Colorado	281	110	171	846,144	26.6	1,902,710	1,342,632	96,552	2,106,840	70,048
Connecticut	383	134	249	793,089	25.1	1,485,497	1,152,654	70,549	1,623,296	91,886
Delaware	64	—	64	118,210	19.3	214,402	170,635	14,735	236,893	10,973
D.C.	124	—	124	484,656	80.3	987,191	693,805	39,719	1,067,724	35,662
Florida	495	203	292	2,117,827	19.3	4,369,634	3,159,356	196,207	4,853,054	146,033
Georgia	420	142	278	954,434	16.4	1,986,237	1,416,622	79,721	2,189,523	56,639
Hawaii	145	3	142	424,370	40.8	1,113,340	735,562	63,006	1,237,535	37,007
Idaho	125	72	53	257,933	25.8	349,230	293,455	15,991	381,338	14,230
Illinois	1,176	857	319	2,600,000	22.6	4,193,205	2,662,869	218,914	4,532,342	167,675
Indiana	451	88	363	1,254,243	22.8	2,738,502	1,665,728	113,000	2,951,968	115,958
Iowa	318	310	8	524,425	18.0	912,112	653,301	72,537	1,025,522	31,892
Kansas	221	172	49	491,749	20.2	949,618	746,328	49,301	1,034,073	46,064
Kentucky	226	97	129	425,460	11.4	706,764	563,745	50,747	796,378	36,493
Louisiana	442	93	349	632,590	14.2	1,103,364	959,679	65,580	1,251,329	63,316
Maine	142	21	121	362,653	31.4	648,059	487,165	34,281	710,801	24,891
Maryland	215	27	188	888,829	20.4	2,065,348	1,596,152	88,910	2,251,751	88,115
Massachusetts	536	254	282	1,826,249	31.5	4,016,904	3,009,329	99,813	4,441,906	414,162
Michigan	760	497	263	2,890,568	31.9	5,541,842	3,886,856	297,656	6,113,659	111,271
Minnesota	283	227	56	787,995	18.9	1,538,174	1,155,264	76,080	1,691,053	129,674
Mississippi	199	63	136	282,960	10.9	421,865	340,449	21,600	469,652	11,048
Missouri	327	298	29	787,852	15.7	1,733,987	1,143,293	78,117	1,870,396	120,833
Montana	113	24	89	232,798	28.3	441,239	335,359	20,459	482,089	45,368
Nebraska	144	68	76	266,749	16.6	512,875	346,594	29,345	560,525	20,470
Nevada	49	13	36	243,905	26.8	537,690	450,283	21,265	577,344	26,590
New Hampshire	54	29	25	242,071	24.8	493,167	380,748	23,842	532,984	102,466
New Jersey	586	47	539	861,331	11.5	1,722,018	1,162,423	86,054	1,887,762	47,978
New Mexico	92	42	50	265,669	18.7	646,819	491,095	27,350	707,014	63,702
New York	1,071	77	994	2,366,631	13.3	4,815,935	3,535,470	259,421	5,352,627	184,972
North Carolina	314	192	122	827,740	13.4	2,145,048	1,441,248	96,488	2,336,467	114,645
North Dakota	90	60	30	144,498	21.1	326,054	210,166	15,512	353,972	34,125
Ohio	1,123	557	566	2,034,845	18.9	3,648,967	2,559,905	178,603	3,765,782	98,244
Oklahoma	143	46	146	660,034	20.1	1,488,960	1,041,525	71,415	1,634,785	61,531
Oregon	180	34	1,254	650,913	24.3	1,305,702	955,157	54,969	1,415,202	57,408
Pennsylvania	1,430	176	32	1,905,799	16.0	3,428,095	2,567,145	151,219	3,772,103	111,986
Puerto Rico	289	257	16	495,153	15.5	795,923	658,084	31,598	902,096	N.A.
Rhode Island	85	69	16	357,967	37.2	923,479	668,555	70,592	1,041,072	351,007
South Carolina	157	38	119	514,927	15.6	960,924	779,127	46,883	1,055,039	52,578
South Dakota	84	—	84	120,088	17.0	190,587	137,197	9,050	210,349	3,178
Tennessee	464	302	162	940,548	19.9	2,176,786	1,545,291	106,502	2,319,873	153,231
Texas	1,173	446	727	3,658,432	22.9	8,022,184	5,780,892	238,150	8,905,834	325,586
Utah	240	179	61	689,424	41.7	1,404,910	1,129,921	82,500	1,543,646	37,960
Vermont	73	62	11	106,829	20.2	171,331	155,580	8,669	191,009	11,020
Virginia	383	122	261	2,178,651	38.7	4,388,933	3,642,611	248,860	4,896,408	218,981
Washington	293	148	145	1,177,467	27.1	2,672,366	1,889,531	96,406	2,921,814	179,134
West Virginia	188	26	162	212,225	10.9	400,125	293,379	26,609	444,651	17,773
Wisconsin	567	562	5	1,249,447	26.2	2,348,253	1,759,255	149,385	2,574,019	348,958
Wyoming	49	—	49	91,995	18.0	161,498	118,139	8,659	178,057	2,507
Total	18,515	7,799	10,716		21.4%		$75,725,665		$113,241,515	
				50,388,152		$103,142,213		$4,841,674		$5,188,559

N.A.—data not available

**Preliminary estimates based on projections from 16,164 reporting credit unions.*
Note: Information from some states (those marked N.A.) is not included in this total.

Share Drafts ($000)	IRAs ($000)	Certificates ($000)
154,527	124,307	568,215
142,234	64,912	139,216
175,762	139,116	247,812
10,389	15,247	42,850
1,202,400	1,260,282	N.A.
166,204	170,170	476,018
78,230	140,726	292,881
9,672	17,432	39,329
106,634	88,763	176,740
332,634	506,625	N.A.
107,252	124,392	373,474
45,287	49,244	161,238
44,854	30,702	75,840
191,507	359,961	685,175
197,826	196,214	707,032
58,380	59,730	171,667
64,223	68,961	327,328
54,830	52,203	142,237
51,423	57,253	234,562
65,342	37,436	172,761
203,505	182,526	N.A.
456,538	282,300	N.A.
466,047	461,143	769,701
159,743	112,111	293,545
21,714	16,906	73,866
150,274	135,030	290,205
36,075	20,862	120,362
21,907	48,481	127,727
41,582	54,465	118,531
55,499	40,688	160,220
72,131	109,040	327,098
86,729	55,442	159,616
349,679	471,437	990,311
663,943	184,744	325,685
42,011	9,835	116,239
296,268	335,589	N.A.
121,838	102,868	472,544
143,280	142,653	249,037
203,215	251,072	480,586
N.A.	N.A.	N.A.
88,202	31,254	278,230
78,758	66,099	261,947
19,490	12,207	62,526
155,829	203,987	N.A.
907,184	662,219	N.A.
116,982	104,209	274,731
12,342	9,962	34,122
651,876	560,888	973,018
285,614	268,256	396,268
18,200	19,538	82,286
243,803	N.A.	736,309
18,057	10,028	32,734
$9,447,925		$13,241,819
	$8,529,515	

Savings in Major Financial Institutions

$ millions

	December 1983		December 1984		Change	
Commercial Banks	$ 840,800	46.4%	$ 925,800	45.9%	$ 85,000	10.1%
Savings & Loan Associations	634,455	35.0	724,341	35.9	89,886	14.2
Mutual Savings Banks	172,665	9.5	180,559	9.0	7,894	4.6
Credit Unions	89,693	4.9	103,850	5.2	14,157	15.8
Money Market Mutual Funds	5,000	0.3	6,300	0.3	1,300	26.0
U.S. Savings Bonds	71,300	3.9	74,300	3.7	3,000	4.2
Total	$1,813,913	100.0%	$2,015,150	100.0%	$201,237	11.1%

Share of Instalment Credit by Selected Lenders

$ millions

	December 1983		December 1984		Change	
Commercial Banks	$171,978	43.0%	$212,391	44.2%	$40,413	23.5%
Finance Companies	102,862	25.8	112,548	23.4	9,686	9.4
Credit Unions	56,874	14.2	71,736	14.9	14,862	26.1
Retailers	35,911	9.0	39,873	8.3	3,962	11.0
Savings & Loans	21,615	5.4	31,905	6.6	10,290	47.6
Gasoline Companies	4,131	1.1	4,108	0.9	-23	-0.6
Mutual Savings Banks	6,114	1.5	8,331	1.7	2,217	36.3
Total	$399,485	100.0%	$480,892	100.0%	$81,407	20.4%

Share of Auto Loan Market by Selected Lenders

$ millions

	December 1983		December 1984		Change	
Commercial Banks	$ 67,557	47.4%	$ 85,501	50.3%	$17,944	26.6%
Credit Unions	25,574	18.0	32,456	19.1	6,882	26.9
Finance Companies	49,318	34.6	51,994	30.6	2,676	5.4
Total	$142,449	100.0%	$169,952	100.0%	$27,503	19.3%

Credit Union Employees by Asset Size—1984

	# CUs	Full-time	Part-time	Volunteers
$200,000 or less	2,568	246	2,045	34,230
200,001—500,000	2,886	1,183	2,969	41,729
500,001—1,000,000	2,466	1,722	3,042	37,198
1,000,001—2,000,000	2,371	3,273	2,649	37,173
2,000,001—5,000,000	2,607	13,178	2,704	43,927
5,000,001—10,000,000	1,355	7,716	1,563	24,451
10,000,001—20,000,000	921	10,174	1,520	16,904
20,000,001—50,000,000	622	15,323	1,982	12,232
50,000,001 & over	368	27,274	3,114	8,407
Total	16,164	80,089	21,588	256,251

Based on 16,164 reporting CUs

Operating Ratios by Asset Size—1984

$ millions	0-$.2	$.2-.5	$.5-1.0	$1-2	$2-5	$5-10	$10-20	$20-50	$50+	All CUs
Loans Outstanding/Savings	79.6%	88.1%	90.1%	86.8%	83.3%	78.3%	76.7%	72.4%	69.6%	74.2%
Capital/Assets	12.6	11.9	10.7	9.8	9.0	8.2	7.5	6.6	5.9	7.0
Operating Expense/Income	47.4	42.4	40.7	38.5	35.2	33.1	32.0	31.1	26.9	30.6
Share Drafts/Savings	0.1	0.3	0.6	1.5	3.4	5.9	8.1	10.1	12.3	9.3
Certificates/Savings*	1.7	3.8	5.7	9.8	13.3	17.8	19.8	23.9	23.3	20.6
Loans Outstanding/Assets	67.9	75.0	78.1	76.1	73.8	69.6	68.5	65.4	62.7	66.4
Avg. Savings/Members	$411	$672	$857	$1,090	$1,260	$1,614	$1,877	$2,142	$2,775	$1,951
Avg. Loan Outstanding/Members	$308	$620	$807	$980	$1,146	$1,321	$1,407	$1,483	$1,833	$1,500
Avg. Consumer Loan Made 1984	$1,183	$1,735	$2,118	$2,321	$2,531	$2,732	$2,838	$2,461	$2,328	$2,446

**Does not include IRAs or MMAs.*

Composition of Shares by Quarter

	Quarter	Reg. Shares	Certif-icates	Share Drafts
1980	4	75.2%	20.8%	4.0%
1981	4	67.3	27.4	5.3
1982	4	68.7	24.5	6.8
1983	1	60.6	31.9	7.5
	2	61.9	29.9	8.1
	3	58.8	33.1	8.1
	4	55.6	36.2	8.1
1984	1	52.9	38.3	8.8
	2	56.5	35.1	8.5
	3	60.0	31.5	8.5
	4	58.3	33.8	7.8

Mean Loan Rates by Asset Size

$ millions	Less than $5	$5-20	More than $20	All CUs
Personal (unsecured)				
Dec. 1980	13.4%	14.0%	14.6%	13.5%
1981	15.7	17.3	17.4	15.9
1982	15.7	17.0	17.4	15.9
1983	16.2	16.1	16.7	16.3
1984	15.4	16.4	16.9	15.6
New Car Loans				
Dec. 1980	13.1	13.5	13.9	13.2
1981	15.0	15.5	15.8	15.1
1982	15.0	15.6	14.9	15.1
1983	13.1	12.9	13.2	13.1
1984	13.3	13.3	13.6	13.3

Distribution of Credit Unions by Asset Size

$200,000 or less	15.9%
200,001-500,000	17.8
500,001-1,000,000	15.2
1,000,001-2,000,000	14.7
2,000,001-5,000,000	16.1
5,000,001-10,000,000	8.4
10,000,001-20,000,000	5.7
20,000,001-50,000,000	3.8
50,000,001 or more	2.4
	100.0%

Average dividends paid on all savings

	Qtr.	Rate
1980	4	7.3%
1981	4	8.6
1982	4	7.7
1983	1	7.5
	2	7.6
	3	7.7
	4	7.6
1984	1	7.6
	2	7.8
	3	7.4
	4	8.3

Key Facts About America's Credit Unions

Credit Union Statistics

- Credit union membership totals 50.4 million.
- Credit union assets stand at more than $113.2 billion.
- Credit union savings total more than $103 billion.
- Credit union loans outstanding total more than $75 billion.
- There are approximately 18,515 credit unions. About 10,716 are chartered under federal law while the remaining 7,799 are chartered under the laws of various states.
- Nearly 99% of all savings in credit unions were insured under federal or state programs at the end of 1984. Steady progress is being made toward the goal of 100%.
- Accounts typically are insured up to $100,000 and a few state programs provide even greater coverage.
- Total credit union assets at the end of 1984 were about 13% of total S&L assets and about 5% of total commercial bank assets.
- 80% of all credit unions have less than $5 million in assets. 49% have assets of less than $1 million, and 16% of all credit unions have assets of less than $200,000.
- While the average credit union is a small institution with approximately 2,500 members, about 90% of credit unions are part of a national financial and support system—made up of leagues, the corporate credit union network, CUNA and its affiliates. This system enables even the small credit union to provide better, more cost-effective services to its members.

What Makes Credit Unions Unique?

- Credit unions are not-for-profit financial cooperatives, organized solely to meet the financial needs of their members. Credit union members pool their savings and make loans to each other.
- Each credit union is governed by its members, who elect unpaid, volunteer officers and directors who establish the policies under which the credit union will operate. The selected officials must be credit union members.
- Voting is under the democratic principle of one member, one vote. No matter how much, or how little, you have in savings (shares) in the credit union, each member has an equal voice.
- To become a member of a credit union you must be within its field of membership. About 77% of America's credit unions are occupational-based, 17% serve members of associations, churches, and fraternal organizations, while 5.7% are community-based.
- Money earned through payment of interest on loans, and income from investments (after operating expenses and reserves), is returned to the members in the form of dividends on savings, interest rebates on loans and expanded service.
- Besides offering a variety of savings and lending services, many credit unions offer life savings and loan protection insurance at no additional cost to the individual member, payroll deduction plans, share drafts, money orders, debit and credit cards, and more.

Credit Union Terms

Shares: Approximately equivalent to passbook savings accounts. The average dividend rate is 8.3 percent.

Dividends: Interest paid on shares. Rate is set by the board of directors, but may not exceed credit union earnings.

Share Drafts: Interest-paying transaction accounts.

Share Certificates: Savings certificates of fixed term and rate.

Common bond: The unifying common interest that defines who may legally be a member of a credit union.

Corporate Central Credit Union: A credit union that serves other credit unions in a single state or several contiguous states. May have a state or federal charter.

Credit Union League: The trade association in each state serving credit unions. All leagues are affiliated with CUNA.

Credit Union National Association (CUNA): The national trade association serving more than 90 percent of U.S. credit unions through the credit union leagues.

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